#### Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
	_	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Samantha First name  L Middle name  Somerville Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7774	

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 2 of 47 Case number (if known)

Debtor 1 Samantha L Somerville

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Dusiness name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		13750 Kickapoo Trail Homer Glen, IL 60491 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Will			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 3 of 47

Case number (if known)

Debtor 1 Samantha L Somerville

Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Debtor Relationship to you When District Case number, if known 11. Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

Document Page 4 of 47 Case number (if known) Debtor 1 Samantha L Somerville Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

■ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 5 of 47

Debtor 1 Samantha L Somerville

L Somerville Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

file.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

Document Page 6 of 47 Case number (if known) Debtor 1 Samantha L Somerville Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Samantha L Somerville Signature of Debtor 2 Samantha L Somerville

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on October 3, 2017

MM / DD / YYYY

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 7 of 47

Debtor 1 Samantha L Somerville

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Case number (if known)

/s/ Patrick	A. Meszaros	Date	October 3, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
Patrick A.	Meszaros		
Printed name			
Law Office	e of Patrick Meszaros		
Firm name			
1100 W. Joliet, IL 6			
	City, State & ZIP Code		
Contact phone	815-722-4001	Email address	patrickmeszaros@yahoo.com
6239538			
Bar number & S	tate		<del></del>

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

Page 8 of 47 Document Fill in this information to identify your case: Debtor 1 Samantha L Somerville Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Do	t 1: Summarize Your Assets		
rai	Summarize four Assets	Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,785.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,785.00
Pai	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	50,050.34
	Your total liabilities	\$	50,050.34
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	0.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	814.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 10/03/17 12:15:00 Case 17-29582 Doc 1 Filed 10/03/17 Desc Main Document

Page 9 of 47
Case number (if known) Debtor 1 Samantha L Somerville

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	١.
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.	\$

427.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

		Documen	t Page 10 of 47	
Fill in this infor	mation to identify your	case and this filing:		
Debtor 1	Samantha L Som	erville		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	LLINOIS	
Case number				Charlett this is an
				☐ Check if this is an amended filing
				Ţ.
Official Fo	orm 106A/B			
_	le A/B: Prop	erty		12/15
n each category,	separately list and describ	e items. List an asset only onc	e. If an asset fits in more than one category, lis	
			people are filing together, both are equally respo On the top of any additional pages, write your n	
Answer every que	stion.			
Part 1: Describe	Each Residence, Building	g, Land, or Other Real Estate Yo	ou Own or Have an Interest In	
. Do you own or	have any legal or equitabl	e interest in any residence, bui	lding, land, or similar property?	
No. Go to Pa	ırt 2.			
☐ Yes. Where	is the property?			
Part 2: Describe	Your Vehicles			
			les, whether they are registered or not? In G: Executory Contracts and Unexpired Leas	
3. Cars, vans, tr	rucks, tractors, sport u	tility vehicles, motorcycles		
■ No				
☐ Yes				
	•		vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	6
■ No				
☐ Yes				
			ies from Part 2, including any entries for	.=> \$0.00
,pages year				
Part 3: Describe	Your Personal and Hous	ehold Items		
Do you own or	have any legal or equit	able interest in any of the fe	ollowing items?	Current value of the portion you own?
				Do not deduct secured
Household a	oods and furnishings			claims or exemptions.
•	•	, linens, china, kitchenware		
□ No				
■ Yes. Desc	cribe			
	2 Rooms	of Furniture		\$500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Page 11 of 47

Case number (if known) Document Debtor 1 Samantha L Somerville 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... Clothing \$1,000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... **Engagement Ring** \$3,000.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4.500.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

Cash

☐ No

\$10.00

		Case 17-2	29582	Doc 1	Filed 10/03/17 Document	Entered 10/03/17 12:15:00	Desc Main
De	ebtor 1	Samantha L	Somerv	ille	Document	Page 12 of 47  Case number (if known)	vn)
	Yes				Institution r	name:	
			17.1.	Checking	Chase Ba Joint Acc	ank count with Patricia S Huber	\$275.00
40	Danda	mutual fundo a	امناطییم س	ly traded at a	Ne		
18.		mutual funds, o les: Bond funds, i			ith brokerage firms, mor	ney market accounts	
	☐ Yes			Institution or is	ssuer name:		
	joint v		ock and i	nterests in in	corporated and uninc	orporated businesses, including an inte	rest in an LLC, partnership, and
	■ No □ Yes.	Give specific info		about them ne of entity:		% of ownership:	
	Negoti Non-ne	able instruments i	include p	ersonal check		egotiable instruments missory notes, and money orders. by signing or delivering them.	
	■ No □ Yes.	Give specific info		bout them er name:			
	Examp ■ No	nent or pension and of the state of the stat	RA, ERIS	SA, Keogh, 40°	1(k), 403(b), thrift saving	s accounts, or other pension or profit-shari	ng plans
	□ 163.1	List each account		of account:	Institution r	name:	
22.	Your sl		d deposits	s you have ma		tinue service or use from a company ctric, gas, water), telecommunications com	panies, or others
					Institution r	name or individual:	
	Annuiti ■ No □ Yes			lic payment of		r life or for a number of years)	
24.	Interest		n IRA, in	an account i	in a qualified ABLE pro	ogram, or under a qualified state tuition	program.
	■ No □ Yes				cription. Separately file th	ne records of any interests.11 U.S.C. § 521	(c):
	Trusts, ■ No	equitable or fut	ure inter	ests in prope	rty (other than anythin	ng listed in line 1), and rights or powers	exercisable for your benefit
		Give specific info	rmation a	about them			
	Examp			,	ets, and other intellecturoceeds from royalties a	ual property and licensing agreements	
	■ No □ Yes.	Give specific info	ormation a	about them			
	Examp ■ No	0,	nits, exclı	usive licenses		n holdings, liquor licenses, professional lice	enses
		Give specific info		about them			
Mo	oney or p	property owed to	o you?				Current value of the portion you own?  Do not deduct secured claims or exemptions.
							-

Official Form 106A/B Schedule A/B: Property page 3

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Page 13 of 47

Case number (if known) Document Debtor 1 Samantha L Somerville 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No  $\hfill \square$  Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$285.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

		Document	Page 14 of 47	
Debtor 1	Samantha L Somerville		Case number (if known)	

53.	Do you have other property of any kind you did not already Examples: Season tickets, country club membership	list?			
	No				
	Yes. Give specific information				
54.	Add the dollar value of all of your entries from Part 7. Write	e that n	umber here		\$0.00
Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$0.00		
57.	Part 3: Total personal and household items, line 15		\$4,500.00		
58.	Part 4: Total financial assets, line 36		\$285.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$4,785.00	Copy personal property total	\$4,785.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$4,785.00

Official Form 106A/B Schedule A/B: Property page 5 Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

		I A A A A A A A A A A A A A A A A A A A	111111111111111111111111111111111111	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Samantha L Som	erville		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption			
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.				
2 Rooms of Furniture Line from Schedule A/B: 6.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)			
Ellie Holli Gonedale AVB. G.1			100% of fair market value, up to any applicable statutory limit				
Clothing Line from Schedule A/B: 11.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(a)			
Elle from Schedule PVD. 11.1			100% of fair market value, up to any applicable statutory limit				
Engagement Ring Line from Schedule A/B: 12.1	\$3,000.00		\$3,000.00	735 ILCS 5/12-1001(b)			
Eine from Genedate AVD. 12.1			100% of fair market value, up to any applicable statutory limit				
Cash Line from Schedule A/B: 16.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)			
Ellio II olii Soriodalo PAD. 1911			100% of fair market value, up to any applicable statutory limit				
Checking: Chase Bank Joint Account with Patricia S Huber	\$275.00		\$275.00	735 ILCS 5/12-1001(b)			
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit				

Case 17-29582 Filed 10/03/17 Entered 10/03/17 12:15:00 Document Page 16 of 47 Debtor 1 Samantha L Somerville Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Doc 1

Yes

Desc Main

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

		1211111	$\cdots \cdots $	
Fill in this infor	mation to identify your	case:		
Debtor 1	Samantha L Som	erville		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a
				amended filing

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

	430 11 23 <b>0</b> 02 E	Documer	nt Page 18	3 of 47	_	) Wall
Fill in this info	rmation to identify your o	ase:				
Debtor 1	Samantha L Some	arville				
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States B	sankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					☐ Ch	eck if this is an
					am	nended filing
Official For Schedule		ho Have Unsecu	red Claims			12/15
Schedule G: Exec Schedule D: Cred eft. Attach the Co name and case n	cutory Contracts and Unexpi litors Who Have Claims Secu	that could result in a claim. red Leases (Official Form 10 used by Property. If more spa e. If you have no information	6G). Do not include a ice is needed, copy th	any creditors with partially he Part you need, fill it out,	secured claims to , number the entr	hat are listed in ies in the boxes on the
	itors have priority unsecured					
No. Go to		. ciamic agamet you .				
Yes.	rait 2.					
	All of Your NONPRIORIT	V Unsecured Claims				
	itors have nonpriority unsec					
_			-4	alcolara		
□ No. You n	lave nothing to report in this pa	art. Submit this form to the cou	rt with your other sched	dules.		
Yes.						
unsecured cla	aim, list the creditor separately	aims in the alphabetical orde for each claim. For each clain at the other creditors in Part 3.	n listed, identify what ty	pe of claim it is. Do not list c	claims already inclu	ided in Part 1. If more
						Total claim
4.1 Bank	of America	Last 4 digits	of account number	1568		\$2,423.80
BANK	rity Creditor's Name RUPTCY DEPARTMEN  x 982238	VT When was the	e debt incurred?			·
El Pas	so, TX 79998 Street City State Zlp Code	As of the date	e you file, the claim is	s: Check all that apply		
	curred the debt? Check one.					
■ Debt	or 1 only	☐ Contingent	t			
☐ Debt	or 2 only	☐ Unliquidate				
	or 1 and Debtor 2 only	□ Disputed				
	ast one of the debtors and and	_ '	PRIORITY unsecured	claim:		
	ck if this claim is for a comm	По	ans			
debt	aim subject to offset?			ration agreement or divorce t	that you did not	
■ No		☐ Debts to p	ension or profit-sharing	g plans, and other similar del	bts	
☐ Yes		Other. Spe	ecify Credit Card			

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 19 of 47

Debtor 1 Samantha L Somerville Case number (if know) 4.2 \$4,880.38 **Best Buy Credit Services** Last 4 digits of account number 6502 Nonpriority Creditor's Name PO Box 78009 When was the debt incurred? Phoenix, AZ 85062-8009 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 **Capital One** Last 4 digits of account number 6887 \$637.97 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? P.O. Box 5155 Norcross, GA 30091 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes **Cardmember Services** \$10,808.44 4.4 multiple Last 4 digits of account number Nonpriority Creditor's Name PO Box 1423 When was the debt incurred? Charlotte, NC 28201-1423 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts 1446 9751 5754

☐ Yes

Other. Specify 8952

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 20 of 47

Debtor 1 Samantha L Somerville Case number (if know) 4.5 \$1,809.59 Citibusiness Card Last 4 digits of account number 0767 Nonpriority Creditor's Name PO Box 78045 When was the debt incurred? Phoenix, AZ 85062-8045 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.6 Comenity Bank - All Bk Notices Last 4 digits of account number 0576 \$4,012.13 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? PO Box 182125 Columbus, OH 43218-2125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No **Credit Card** Victoria's Secret ☐ Yes Other. Specify Buckle -4440 4.7 **Commerce Bank** Last 4 digits of account number 7722 \$2,600.40 Nonpriority Creditor's Name PO Box 806000 When was the debt incurred? Kansas City, MO 64180-6000 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 21\_of 47

Debtor 1 Samantha L Somerville Case number (if know) 4.8 Diversifield Consultants, Inc. \$168.33 Last 4 digits of account number 6867 Nonpriority Creditor's Name P.O. Box 551268 When was the debt incurred? Jacksonville, FL 32255 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify TMobile Collection ☐ Yes 4.9 **Kohl's Collection Department** Last 4 digits of account number 7728 \$542.13 Nonpriority Creditor's Name P.O. Box 3084 When was the debt incurred? Milwaukee, WI 53201 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 Macy's 7650 \$3,110.61 Last 4 digits of account number Nonpriority Creditor's Name **Bankrupcy Processing** When was the debt incurred? PO Box 8053 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 22 of 47 Case number (if know)

Debtor 1	Samantha	L Somerville		,	Case n	umber (if kr	now)	
1	SYNCHRON		Last 4 digits of account num	ber	1511			\$14,704.56
	Nonpriority Cred ALL Bankru PO Box 965	ptcy Notices	When was the debt incurred	?				
	Orlando, FL							
		City State Zlp Code he debt? Check one.	As of the date you file, the cl	aim i	s: Check	all that appl	ly	
			_					
	Debtor 1 only		☐ Contingent					
	Debtor 2 only		☐ Unliquidated					
	Debtor 1 and	,	Disputed					
	☐ At least one	of the debtors and another	Type of NONPRIORITY unser	cured	l claim:			
		s claim is for a community	☐ Student loans					
	debt Is the claim sub —	pject to offset?	☐ Obligations arising out of a report as priority claims				•	
	No		☐ Debts to pension or profit-s	harin	g plans, a	and other sir	nilar debts	
	□ Yes		Credit C Value C Sams C JCP and Other. Specify Walmar	ity lub d Ca		dit		
4.1	US Bank		Last 4 digits of account num	ber	2192			\$4,352.00
	Nonpriority Cred		-				-	. ,
	PO Box 790		When was the debt incurred	?				
		MO 63179-0408 City State Zlp Code	As of the date you file, the cl	aim i	s: Check	all that ann	lv	
		he debt? Check one.	710 of the date you me, the of	<b>u</b>	o. onook	an that app	,	
	■ Debtor 1 only	ı	☐ Contingent					
	Debtor 2 only		☐ Unliquidated					
	Debtor 1 and		☐ Disputed					
		of the debtors and another	Type of NONPRIORITY unse	curec	l claim:			
	_		☐ Student loans					
	debt	s claim is for a community	☐ Obligations arising out of a	sena	ration an	reement or a	divorce that you did not	
	Is the claim sub	ject to offset?	report as priority claims	оора	. a.i.o.i. a.g.		arronce maryed alamet	
	■ No		Debts to pension or profit-s	harin	g plans, a	and other sir	nilar debts	
	☐ Yes		Other. Specify Credit C	Card	s			
Part 3:	I ist Others	to Be Notified About a Deb	t That You Already Listed					
5. Use thi is tryin have m	s page only if y g to collect from	ou have others to be notified ab n you for a debt you owe to son	out your bankruptcy, for a debt t neone else, list the original credit you listed in Parts 1 or 2, list the	tor in	Parts 1	or 2, then li	st the collection agency	here. Similarly, if you
	d Address		On which entry in Part 1 or Part 2 did	· —		_		
	Corp Solution Coad,		ine 4.11 of (Check one):				h Priority Unsecured Clair	
	, UT 84020				Part 2: (	Creditors wit	h Nonpriority Unsecured (	Claims
		L	ast 4 digits of account number		72	217		
Part 4:	Add the An	nounts for Each Type of Uns	secured Claim					
		certain types of unsecured clain	ns. This information is for statisti	cal re	eporting	purposes o	only. 28 U.S.C. §159. Add	the amounts for each
							Total Claim	
	6a.	Domestic support obligations			6a.	\$	0.00	
	otal ims							
from Pa		Taxes and certain other debts	you owe the government		6b.	\$	0.00	
	6c.	Claims for death or personal in	niury while you were intoxicated		6c.	\$	0.00	

Official Form 106 E/F

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 23 of 47

Debtor 1 S	amantha	a L Somerville	Case	number (if know)	
	6d.	Other. Add all other priority unsecured claims. Write that amount here	. 6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	Тс \$	otal Claim
Total claims		ottudent todats	OI.	Φ	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	50,050.34
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	50,050.34

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

			III FAUE / 4 UI 4 I	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Samantha L Som	erville		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(II KIIOWII)				

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.2	Ony		Clato	Zii Codo	
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.3	Ony		Clato	211 0000	
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			<u> </u>
	Number	Sileet			
	City		State	ZIP Code	<del>-</del>

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

		Docume	ent Page 25 d	ot 47	_
Fill in this	information to identify your	case:			
Debtor 1	Samantha L Son	norvillo			
Debioi i	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name	_	
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0	h				
Case num (if known)	ber				☐ Check if this is an
()					amended filing
Codebtors Decople are ill it out, a Jour name  1. Do  No Yes  2. Wit Arizon	e filing together, both are equal not number the entries in the earlies and case number (if known you have any codebtors? (If	are also liable for any debually responsible for supple boxes on the left. Attack  ). Answer every question  you are filing a joint case,  u lived in a community pr	olying correct informant the Additional Page of the Addition	tion. If more space is to this page. On the to e as a codebtor.  ry? (Community proper	rate as possible. If two married needed, copy the Additional Page, op of any Additional Pages, write
3. In Col in line Form	2 again as a codebtor only	tors. Do not include your if that person is a guaran	spouse as a codebto	sure you have listed	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Check all schedu	reditor to whom you owe the debt
				on on an ounce	indi appiyi
3.1				Schedule D, lii	ne
	Name			☐ Schedule E/F,	line
				☐ Schedule G, li	ne
-	Number Street			_	
	City	State	ZIP Code		
3.2	Name			Schedule D, lii	
	Hamo			☐ Schedule E/F,	
				☐ Schedule G, li	ne
	Number Street				
	City	State	ZIP Code		

# Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 26 of 47

Eill	in this information to identify your c	200				1				
	btor 1 Samantha L									
	btor 2  buse, if filing)									
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-			□ A		ed filing ent showin	g postpetition ollowing date:	
<u>O</u>	fficial Form 106I					N	IM / DD/ Y	/YYY		
S	chedule I: Your Inc	ome								12/15
sup spo atta	as complete and accurate as pos- plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing w	ng jointly, and your ith you, do not inclu	spouse de infor	is liv mati	ing with on about	you, incl your spo	ude inforn ouse. If mo	nation about ore space is	your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>☐ Employed</li><li>■ Not employed</li></ul>				☐ Emple	•		
	employers.	Occupation	Unemployed							
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?				_			
Pai	t 2: Give Details About Mor	nthly Income								
spoi	mate monthly income as of the duse unless you are separated.		-							-
-	ou or your non-filing spouse have me e space, attach a separate sheet to		ombine the informatio	n for all (	emple	oyers for	that perso	on on the III	nes below. If y	you need
						For Dek	otor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lii	ne 2 + line 3.		4.	\$		0.00	\$	N/A	

# Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 27 of 47

Deb	tor 1	Samantha L Somerville	_	Case i	number ( <i>if known</i> )			
				For	Debtor 1		ebtor 2 or	
	0	u line 4 hone	4	•	0.00		iling spouse	
	Cop	y line 4 here	4.	\$	0.00	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$_	0.00	. \$	N/A	
•	5h.	Other deductions. Specify:	5h.+	· —	0.00	-	N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/A	
7.	Calc	sulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business,						
	oa.	profession, or farm						
		Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total	0 -	•		•		
	O.L.	monthly net income.	8a.	\$_	0.00	\$	N/A	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b.	\$	0.00	\$	N/A	
	oc.	regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance						
		that you receive, such as food stamps (benefits under the Supplemental	,					
		Nutrition Assistance Program) or housing subsidies.						
		Specify:	8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	- \$	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
			_					
10.	Calc	ulate monthly income. Add line 7 + line 9.	10. \$		0.00 + \$		N/A = \$	0.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						
11.	Inclu othe	e all other regular contributions to the expenses that you list in <i>Schedule</i> ide contributions from an unmarried partner, members of your household, your refriends or relatives.  In include any amounts already included in lines 2-10 or amounts that are not	depen		•	-	shedule .l	
	Spec			р	,		11. +\$	0.00
40	A .1.1	the annual in the last solution of the 40 to the annual in the 44. The	14					
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certa.						
	appli	,	III LIUDI	iiiios a	na related <i>Bata</i>	, 11 10	12. \$	0.00
							Combined	
							Combined monthly in	
13.	Do y	ou expect an increase or decrease within the year after you file this form	?					
		No.						
		Yes. Explain:						

# Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 28 of 47

Fill	in this information to identify your case:		I		
	otor 1 Samantha L Somerville		Chec	k if this is:	
				An amended filing	
	ouse, if filing)				ving postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLII	NOIS	-	MM / DD / YYYY	
				VIII., 55, 1111	
	se numbernown)				
O	fficial Form 106J				
	chedule J: Your Expenses				12/15
info	as complete and accurate as possible. If two married people a ormation. If more space is needed, attach another sheet to this mber (if known). Answer every question.				
Par					
1.	Is this a joint case?				
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expense	es for Separate House	ehold of Debt	or 2.	
2.	Do you have dependents? $\square$ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the			_	□ No
	dependents names.	Daughter		5	■ Yes
					□ No □ Yes
					□ No
					☐ Yes
					□ No
3.	Do your expenses include				☐ Yes
O.	expenses of people other than yourself and your dependents?				
Par	t 2: Estimate Your Ongoing Monthly Expenses				
exp	timate your expenses as of your bankruptcy filing date unless benses as of a date after the bankruptcy is filed. If this is a sup plicable date.				
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I:</i>			Your exp	enses
(Oi	ficial Form 106I.)			Tour oxp	
4.	The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.	. Include first mortgag	e 4. \$		0.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$	-	0.00
5.	<ul> <li>4d. Homeowner's association or condominium dues</li> <li>Additional mortgage payments for your residence, such as h</li> </ul>	nome equity loans	4d. \$ 5. \$		0.00 0.00

# Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 29 of 47

Debto	「1 Samant	ha L Somerville	Case num	ber (if known)	
6. <b>U</b>	Jtilities:				
-		/, heat, natural gas	6a.	\$	0.00
		ewer, garbage collection	6b.	\$	0.00
_		ne, cell phone, Internet, satellite, and cable services	6c.	·	0.00
	id. Other. Sp		6d.	·	0.00
-		sekeeping supplies	7.	·	350.00
		children's education costs	8.	\$	
_			o. 9.	·	120.00
	_	dry, and dry cleaning		\$	25.00
		products and services	10.	\$	25.00
		ental expenses	11.	\$	0.00
		n. Include gas, maintenance, bus or train fare.	12.	\$	150.00
	Oo not include o		13.	·	0.00
		, clubs, recreation, newspapers, magazines, and books			
		tributions and religious donations	14.	\$	0.00
	nsurance.	Commence of the desired for the commence of the desired for the commence of th			
		nsurance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
	5a. Life insur		15a.	·	0.00
	5b. Health ins		15b.	· -	0.00
	5c. Vehicle in		15c.		144.00
		urance. Specify:	15d.	\$	0.00
6. <b>T</b>	axes. Do not in	nclude taxes deducted from your pay or included in lines 4 or 20.			
	Specify:		16.	\$	0.00
		lease payments:			
		nents for Vehicle 1	17a.	\$	0.00
1	7b. Car paym	nents for Vehicle 2	17b.	\$	0.00
1	7c. Other. Sp	pecify:	17c.	\$	0.00
1	7d. Other. Sp	pecify:	17d.	\$	0.00
3. <b>Y</b>	our payments	s of alimony, maintenance, and support that you did not report as	 S		
		your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
		ts you make to support others who do not live with you.		\$	0.00
S	Specify:		19.		
). <b>C</b>	ther real prop	perty expenses not included in lines 4 or 5 of this form or on Sch	edule I: Yo	our Income.	
		es on other property	20a.		0.00
	.0b. Real esta		20b.	\$	0.00
2	Oc. Property.	homeowner's, or renter's insurance	20c.	\$	0.00
		ince, repair, and upkeep expenses	20d.		0.00
		ner's association or condominium dues	20e.		0.00
				· -	
. C	Other: Specify:		21.	+Φ	0.00
2. C	Calculate vour	monthly expenses			ļ
	22a. Add lines	• •		\$	814.00
		22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	317100
				·	04400
2	20. Add line 22	2a and 22b. The result is your monthly expenses.		\$	814.00
3. C	alculate vour	monthly net income.			
	•	e 12 (your combined monthly income) from Schedule I.	23a.	\$	0.00
		ur monthly expenses from line 22c above.	23b.		814.00
_	55. Copy you		200.		014.00
2	3c Subtract	your monthly expenses from your monthly income.			
		It is your <i>monthly net income</i> .	23c.	\$	-814.00
		youondry not moonto.		1	
4. D	o you expect	an increase or decrease in your expenses within the year after y	ou file this	form?	
F	or example, do y	ou expect to finish paying for your car loan within the year or do you expect you			or decrease because o
m	nodification to the	e terms of your mortgage?			
	No.				
	☐ Yes.	Explain here:			
	<b>_</b> 100.	1			

# Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 30 of 47

Fill in this infor	rmation to identify your	case:			
Debtor 1	Samantha L Som	erville			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
, ,					
United States B	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
o#: =	4005				
Official For					
<b>Declara</b> <sup>1</sup>	tion About a	ın Individual	l Debtor's So	chedules	12/15
obtaining mone		n connection with a ban			nent, concealing property, or , or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out I	bankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankr	ruptcy Petition Preparer's Notice,
_	•			Declaration,	and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules file	ed with this declaration	n and
•			v		
	mantha L Somerville		X Cianatura at	f Dobtor 2	
	ntha L Somerville ure of Debtor 1		Signature of	Debtor 2	
Oigilate	31 500.01 1				
Date	October 3, 2017		Date		

# Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 31 of 47

Fil	l in this inform	nation to identify you	r case:			
	btor 1	Samantha L Son				
	DIOI 1	First Name	Middle Name	Last Name		
1 -	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
	se number nown)				_	theck if this is an mended filing
St Be info	as complete a	of Financial and accurate as possiore space is needed,	ble. If two married people a attach a separate sheet to			4/10
		n). Answer every quest etails About Your Ma	ຣtion. irital Status and Where Yoບ	ı Lived Before		
1.	What is your	current marital statu	ıs?			
	<ul><li>☐ Married</li><li>■ Not married</li></ul>	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	t all of the places you l	ived in the last 3 years. Do n	ot include where you live now	<i>i</i> .	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
<b>3.</b> stat					ity property state or territory ico, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Pa	rt 2 Explain	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,090.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Page 32 of 47
Case number (if known) Document

Debtor 1 Samantha L Somerville

				Debtor 1				Debtor 2		
					. f. i.u. a. a. u. a	0	- !			O
				Check all	of income that apply.	(befo	s income re deductions and sions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	or last caler anuary 1 to	dar year: December	31, 2016 )	■ Wages bonuses,	, commissions, tips		\$400.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operat	ing a business			☐ Operating a l	business	
		dar year be December		■ Wages	, commissions,		\$6,658.03	☐ Wages, com bonuses, tips	missions,	
				☐ Operat	ing a business			Operating a	business	
5.	Include in and other winnings.	come regard public bene If you are fil	dless of wheth fit payments; ing a joint cas	ner that incompensions; research	me is taxable. Examental income; internated income that y	amples or rest; divi		alimony; child suppoted from lawsuits; only once under De	royalties; and ebtor 1.	ecurity, unemployment, d gambling and lottery
	☐ Yes.	Fill in the de	etails.							
				Debtor 1 Sources of	of income	Gros	s income from	Debtor 2 Sources of inc	omo	Gross income
				Describe b		each (befo	source re deductions and sions)	Describe below.		(before deductions and exclusions)
6.	□ No.	Neither Dindividual During the No. Yes  * Subject  Debtor 1 Control During the During the	ebtor 1 nor I primarily for a 90 days befo Go to line 7 List below a paid that cr not include to adjustmen or Debtor 2 c 90 days befo	Debtor 2 has a personal, for you filed 7. each creditor. Do not payments to ton 4/01/19 or both have pre you filed	amily, or household for bankruptcy, di r to whom you pai ot include paymer o an attorney for the and every 3 years primarily consu	umer de ld purpo d you pa id a total hts for do his bank s after th	bts. Consumer debi se." ay any creditor a tota of \$6,425* or more omestic support obliq ruptcy case. nat for cases filed on	al of \$6,425* or mor in one or more pay gations, such as ch or after the date of	re? ments and the ild support and f adjustment.	nd alimony. Also, do
		■ No. □ Yes	include pay	each credito	omestic support o		of \$600 or more and s, such as child sup			creditor. Do not nclude payments to an
	Creditor	's Name an	d Address		Dates of payme	ent	Total amount paid	Amount you still owe	Was this p	eayment for
7.	Insiders in of which y a busines alimony.	nclude your i ou are an of s you opera	elatives; any fficer, director te as a sole p	general par r, person in c roprietor. 11	tners; relatives of control, or owner of	any gen of 20% o		erships of which you g securities; and an	u are a gene ly managing	ral partner; corporations agent, including one for
		. ,	nents to an in	ısıaer.						
		Name and	Address		Dates of payme		Total amount paid	Amount you still owe	Reason fo	r this payment
Offic	cial Form 107			Stateme	ent of Financial Aff	airs for li	ndividuals Filing for E	Bankruptcy		page 2

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Page 33 of 47
Case number (if known)

Document Debtor 1 Samantha L Somerville

	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment
	Patricia Huber 13750 Kickapoo Trail Homer Glen, IL 60491	10/1/16 through 10/1/17	\$1,000.00	\$8,000.00	Loan Rep	ayment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		yments or transfer a	any property on	account of a d	ebt that benefited an
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  ■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  No. Go to line 11.		perty repossessed, f	foreclosed, garn	ished, attache	d, seized, or levied?
	Yes. Fill in the information below.  Creditor Name and Address	Describe the Property		Dat	e	Value of the
		Explain what happene	ed .			property
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed ■ No □ Yes. Fill in the details.		cluding a bank or fi	nancial institutio	on, set off any	amounts from your
	Creditor Name and Address	Describe the action th	e creditor took	Dat take	e action was en	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  ■ No □ Yes		perty in the possess	ion of an assigr	ee for the ben	efit of creditors, a
Pai	rt 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup	otcy, did you give any gif	ts with a total value	of more than \$6	600 per person	?
	■ No □ Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts	3		es you gave gifts	Value
	Person to Whom You Gave the Gift and Address:					

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main

Deb	btor 1 Samantha L Somerville	Document	Page 34 of 47 Case number	(if known)	
				· · · · · · · · · · · · · · · · · · ·	
14.	Within 2 years before you filed for bankruptcy ■ No □ Yes. Fill in the details for each gift or contrib		gifts or contributions with a tota	al value of more than	\$600 to any charity′
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		you contributed	Dates you contributed	Value
Par	rt 6: List Certain Losses				
15.	Within 1 year before you filed for bankruptcy or gambling?	or since you filed fo	or bankruptcy, did you lose any	thing because of thef	t, fire, other disaste
	■ No □ Yes. Fill in the details.				
	how the loss occurred Inclu	ide the amount that i	e coverage for the loss  nsurance has paid. List pending 33 of Schedule A/B: Property.	Date of your loss	Value of property los
	rt 7: List Certain Payments or Transfers	rance claims on line	oo of concadio 14B. I reporty.		
	consulted about seeking bankruptcy or prepared include any attorneys, bankruptcy petition prepared in No  Yes. Fill in the details.  Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	rers, or credit counse		Date payment or transfer was made	Amount o paymen
	Law Office of Patrick A. Meszaros 1100 West Jefferson Joliet, IL 60435	Attorney fee	\$700. + Filing fee \$335.	9/25/17	\$1,035.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors. Do not include any payment or transfer that you let No  Yes. Fill in the details.	or to make payme		or transfer any prope	rty to anyone who
	Person Who Was Paid Address	Description an transferred	d value of any property	Date payment or transfer was made	Amount o paymen
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus Include both outright transfers and transfers made	siness or financial a	affairs?	-	

include gifts and transfers that you have already listed on this statement.

☐ Yes. Fill in the details.

**Person Who Received Transfer** Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you

Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 35 of 47 Case number (if known)

Yes. Fill in the details.   Name of trust   Description and value of the property transferred   Date Transfer wa made	19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		y property to a se	elf-settled trust or similar device	of which you are a
Name of trust  Description and value of the property transferred made  Parl 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage incluses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes, Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  Last balance account number instrument before closing of transferred closed, sold, moved, or transferred close		140 				
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?    No			Description and v	alue of the proper	rty transferred	Date Transfer was
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  US Bank						made
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  US Bank	Par	18: List of Certain Financial Accounts, Ins	struments, Safe Deposit	Boxes, and Stora	age Units	
Yes. Fill in the details.   Name of Financial Institution and Address (Number, Street, City, State and ZIP   Code)   Address (Number, Street, City, State and ZIP   Code)   Address (Number, Street, City, State and ZIP   Code)   Address (Number, Street, City, State and ZIP Code)   Address (Numbe	20.	sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc	r other financial accour	nts; certificates of		
Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)  US Bank						
PO Box 2407 Minneapolis, MN 55402    Savings   Money Market   Brokerage   Other		Name of Financial Institution and Address (Number, Street, City, State and ZIP		* *	closed, sold, moved, or	Last balance before closing or transfer
cash, or other valuables?  No Yes. Fill in the details.  Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Name of Storage Facility Address (Number, Street, City, State and ZIP Code)  Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)  No Or Yes. Fill in the details.  Name of Storage Facility Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)  Part 9: Identify Property You Hold or Control for Someone Else  23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name  Where is the property?  Describe the contents  Do you still have it?		PO Box 2407	XXXX-xxxx	☐ Savings ☐ Money Market ☐ Brokerage	•	\$0.00
Name of Financial Institution Address (Number, Street, City, State and ZIP Code)  Who else had access to it? Address (Number, Street, City, State and ZIP Code)  22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?  No Yes. Fill in the details.  Name of Storage Facility Address (Number, Street, City, State and ZIP Code)  Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)  Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)  Describe the contents  Do you still have it?  Address (Number, Street, City, State and ZIP Code)  Part 9: Identify Property You Hold or Control for Someone Else  23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name  Where is the property?  Describe the contents  Do you still have it?  Describe the contents  Do you still have it?	21.	cash, or other valuables?				
Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Name of Storage Facility Address (Number, Street, City, State and ZIP Code)  Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  Part 9: Identify Property You Hold or Control for Someone Else  23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name  Where is the property?  Describe the property  Value  Value  Part 9: Describe the property  Value  Value  Part 9: Describe the property		Yes. Fill in the details.				
No Yes. Fill in the details.  Name of Storage Facility Address (Number, Street, City, State and ZIP Code)  Part 9: Identify Property You Hold or Control for Someone Else  23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name  Where is the property?  Describe the contents  Do you still have it?  No possible the contents  Do you still have it?  No possible the contents  Do you still have it?  Describe the contents  Do you still have it?			Address (Number, S		escribe the contents	•
☐ Yes. Fill in the details.         Name of Storage Facility       Who else has or had access to it?         Address (Number, Street, City, State and ZIP Code)       to it?         Address (Number, Street, City, State and ZIP Code)       Describe the contents         Part 9:       Identify Property You Hold or Control for Someone Else    23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No       No	22.	Have you stored property in a storage unit o	or place other than your	home within 1 ye	ear before you filed for bankrupt	cy?
Name of Storage Facility Address (Number, Street, City, State and ZIP Code)  Part 9: Identify Property You Hold or Control for Someone Else  23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name  Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)  Do you still have it?  No power's Name  Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)  Do you still have it?  No power's Name  Do you still have it?		■ No				
Address (Number, Street, City, State and ZIP Code)  to it? Address (Number, Street, City, State and ZIP Code)  Part 9: Identify Property You Hold or Control for Someone Else  23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name  Where is the property?  Describe the property		Yes. Fill in the details.				
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name Where is the property? Describe the property		<u> </u>	to it? Address (Number, S		escribe the contents	
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  No Yes. Fill in the details.  Owner's Name Where is the property? Describe the property	Par	9: Identify Property You Hold or Control	for Someone Fise			
for someone.  No Yes. Fill in the details.  Owner's Name  Where is the property?  Describe the property  Value	ı aı	identify Property Tournoid or Control	TOI COMECUTE LISE			
☐ Yes. Fill in the details.  Owner's Name  Where is the property?  Describe the property  Value	23.	• • • • • • • • • • • • • • • • • • • •	meone else owns? Inclu	ıde any property y	you borrowed from, are storing	for, or hold in trust
Owner's Name Where is the property? Describe the property Valu		■ No				
		_ ***				
			Where is the prop	erty? De	escribe the property	Value
Address (Number, Street, City, State and ZIP Code) (Number, Street, City, State and ZIP Code)			(Number, Street, City, S			Taldo

Desc Main Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Page 36 of 47
Case number (if known) Document

Debtor 1 Samantha L Somerville

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

		e means any location, facility, or propert own, operate, or utilize it, including disp	sy as defined under any environmental is osal sites.	aw, wnetner you now own, op	berate, or utilize it or used
		<i>rardous material</i> means anything an env ardous material, pollutant, contaminant	rironmental law defines as a hazardous s, or similar term.	waste, hazardous substance	, toxic substance,
Rep	ort a	II notices, releases, and proceedings th	at you know about, regardless of when	they occurred.	
24.	Has	any governmental unit notified you tha	t you may be liable or potentially liable	under or in violation of an en	vironmental law?
	_	No			
		Yes. Fill in the details.			
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Hav	e you notified any governmental unit of	any release of hazardous material?		
	_				
		No Yes. Fill in the details.			
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26	Нам	e vou been a narty in any judicial or ade	ministrative proceeding under any envir	ronmental law? Include settle	ments and orders
20.	Hav	e you been a party in any judicial of adi	ministrative proceeding under any envir	ommentariaw : morade settle	ments and orders.
		No			
		Yes. Fill in the details.	Court on a service	Nature of the same	Otatua af the
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Pai	rt 11:	Give Details About Your Business or	Connections to Any Business		
27.	Wit	hin 4 years before you filed for bankrup	tcy, did you own a business or have any	y of the following connections	s to any business?
		☐ A sole proprietor or self-employed	in a trade, profession, or other activity,	either full-time or part-time	
		☐ A member of a limited liability comp	pany (LLC) or limited liability partnershi	p (LLP)	
		☐ A partner in a partnership			
		☐ An officer, director, or managing ex	ecutive of a corporation		
		☐ An owner of at least 5% of the votin	ng or equity securities of a corporation		
		No. None of the above applies. Go to	Part 12.		
			I in the details below for each business		
		siness Name	Describe the nature of the business	Employer Identification	number
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Se	ecurity number or ITIN.
				Dates business existed	

Page 37 of 47
Case number (if known) Document Debtor 1 Samantha L Somerville 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Samantha L Somerville Signature of Debtor 2 Samantha L Somerville Signature of Debtor 1 Date October 3, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Entered 10/03/17 12:15:00

Case 17-29582

Doc 1

Filed 10/03/17

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 38 of 47

			3.00	
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Samantha L Some	rville		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIST	TRICT OF ILLINOIS	
0				
Case number				☐ Check if this is an amended filing
Official Fo	orm 108			
Stateme	nt of Intentio	n for Indiv	riduals Filing Under Chapte	er 7
	lividual filing under chap		I out this form if:	
_	e claims secured by you	,		
ou must file thi	ever is earlier, unless the	thin 30 days after	ot expired. you file your bankruptcy petition or by the date se e time for cause. You must also send copies to th	et for the meeting of creditors, e creditors and lessors you list
	eople are filing together nd date the form.	in a joint case, bo	th are equally responsible for supplying correct in	nformation. Both debtors must
•	and accurate as possible our name and case num	•	s needed, attach a separate sheet to this form. On	the top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
1. For any credit	•	rt 1 of Schedule D	: Creditors Who Have Claims Secured by Property	y (Official Form 106D), fill in the
	editor and the property th	at is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's			Commandes the manager.	Пи
name:			☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
			☐ Retain the property and enter into a	☐ Yes
Description of	·		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	:			_
Creditor's			☐ Surrender the property.	□ No

Official Form 108

Creditor's

name:

property

Creditor's

name:

property

Description of

securing debt:

Description of

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

☐ Retain the property and redeem it.

 $\square$  Retain the property and enter into a

Reaffirmation Agreement.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 $\square$  Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Yes

□ No

☐ Yes

☐ No

## Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 39 of 47

Debtor 1	Samantha L Somerville	Case number (if known)	
Description of		<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes
For any un	rmation below. Do not list real estate le	Leases bu listed in Schedule G: Executory Contracts and Unexpired ases. Unexpired leases are leases that are still in effect; the lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe	your unexpired personal property lease	es	Will the lease be assumed?
Lessor's n Description Property:	ame: n of leased		□ No
Lessor's n Description Property:	ame: n of leased		□ No
Lessor's n Description Property:	ame: n of leased		□ No
Lessor's n Description Property:	ame: n of leased		□ No
Lessor's n Description Property:	ame: n of leased		□ No
Lessor's n Description Property:	ame: n of leased		□ No
Lessor's n Description Property:	ame: n of leased		□ No
Under pen		cated my intention about any property of my estate that sec	ures a debt and any personal
X /s/ S	nat is subject to an unexpired lease.  amantha L Somerville antha L Somerville ature of Debtor 1  October 3, 2017	X Signature of Debtor 2  Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-29582 Doc 1 Filed 10/03/17 Entered 10/03/17 12:15:00 Desc Main Document Page 44 of 47

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Samantha L Somerville		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR DE	BTOR(S)		
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing per rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	, or agreed to be paid t	o me, for services rendered or to		
	For legal services, I have agreed to accept		\$	700.00		
	Prior to the filing of this statement I have received			700.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	$\blacksquare$ Debtor $\square$ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are memb	pers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
l	a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor. [Other provisions as needed]	ement of affairs and plan which	h may be required;			
<b>6.</b> ]	By agreement with the debtor(s), the above-disclosed fee does not include the following service:					
		CERTIFICATION				
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement fo	r payment to me for re	presentation of the debtor(s) in		
0	ctober 3, 2017	/s/ Patrick A. Me	szaros			
Date		Patrick A. Mesza Signature of Attorn				
		Law Office of Pa				
		1100 W. Jefferso	n			
		Joliet, IL 60435 815-722-4001 Fax: 815-722-4007				
		patrickmeszaros				
		Name of law firm				

### **United States Bankruptcy Court** Northern District of Illinois

In re	Samantha L Somerville		Case No.			
		Debtor(s)	Chapter	7		
	VERIFICATION OF CREDITOR MATRIX					
	Number of		Creditors:	13		
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credit	ors is true and	correct to the best of my		
Date:	October 3, 2017	/s/ Samantha L Somerville Samantha L Somerville Signature of Debtor				

Bank of America BANKRUPTCY DEPARTMENT PO Box 982238 El Paso, TX 79998

Best Buy Credit Services PO Box 78009 Phoenix, AZ 85062-8009

Capital One Bankruptcy Department P.O. Box 5155 Norcross, GA 30091

Cardmember Services PO Box 1423 Charlotte, NC 28201-1423

Citibusiness Card PO Box 78045 Phoenix, AZ 85062-8045

Comenity Bank - All Bk Notices Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125

Commerce Bank PO Box 806000 Kansas City, MO 64180-6000

Credit Corp Solutions, Inc. 180 Election Road, Suite 200 Draper, UT 84020

Diversifield Consultants, Inc. P.O. Box 551268
Jacksonville, FL 32255

Kohl's Collection Department P.O. Box 3084 Milwaukee, WI 53201

Macy's Bankrupcy Processing PO Box 8053 Mason, OH 45040

SYNCHRONY Bank
ALL Bankruptcy Notices
PO Box 965061
Orlando, FL 32896-5061

US Bank PO Box 790408 Saint Louis, MO 63179-0408